

- (a) receiving, from an account processing center, an approval protocol request message containing transaction information;
- (b) presenting the transaction information to a user;
- (c) detecting a response from the user; and
- (d) sending an approval protocol response to the account processing center.

**20.** The apparatus of claim 19 further comprising a radio frequency (RF) unit communicating with the account processing center over a wireless network.

**21.** A network for processing transactions for providing a payment authorization service, the network comprising:

- (a) a programmed computer system operable to process transactions in conjunction with the payment authorization service by sending an approval request to a user and processing an approval response from the user;

- (b) a two way message transmission service connected to the programmed computer system for exchanging the messages with the user over a wireless network; and
- (c) a merchant network connected to the programmed computer system for receiving authorization requests and transaction information.

**22.** The network of claim 21 further comprising a two way message transmission service connected to the programmed computer system for exchanging the messages with the user over a wireless network.

**23.** The network of claim 21 in which the programmed computer system further includes a user account profile.

**24.** The network of claim 23 in which the programmed computer system is connected to the internet for providing the user access to the account profile.

**25.** The network of claim 22 in which the messages exchanged by the two way message transmission service are formatted according to an approval process.

\* \* \* \* \*